



2005 SUMMARY ANNUAL REPORT

COMMERCIAL CAPITAL BANCORP...

PROJECT ACCESS JON WEBB AND LANE MACY

The problem: Residents of affordable housing in search of means to establish a stable life for their families and a better life for their children face many obstacles including lack of transportation, language barriers, and the need for child care. The solution: open Family Resource Centers right on the premises. That's how Project Access does it. The nonprofit organization assists those living in such communities, and in senior facilities, to achieve self-sufficiency and independence through access to onsite services in education, health, and social services.

Founding Project Access board member Jon Webb is executive director of Foundation for Social Resources, a nonprofit entity whose mission is to provide affordable housing for low-income families and seniors. But, he says, "We believed we could do more to set residents on the path to security and stability, breaking the cycle of poverty through education and empowerment, setting up residents for success. Despite the fact that one or both parents in the home work multiple jobs and pay rent, this population is often described as 'the working poor.' They simply do not have enough to go around."

Project Access was founded in 1999 to help bridge this gap, bringing needed services to residents of these communities in their backyards. The seniors and families the organization supports have incomes below 60% of the area median, with a substantial number getting by on less than \$15,000 a year. Project Access contracts with low-income housing owners and developers to bring free services to the residents. Family and Senior Resource Centers are staffed by trained bilingual Service Coordinators, who are experts at bringing in services. They work with schools and service providers to help a multigenerational, culturally diverse population.

- 10 Health-related services provided by Project Access include health fairs, nutrition programs, and pre-natal health education. Education is another emphasis, with a school readiness program directed at under age-5 children, as well as an after-school program. Resources for adults include employment readiness training, job search assistance, and English as a second language. Computer training is provided for children as well as adults. Seniors receive transportation vouchers and benefit from social and recreational activities.



Project Access is constantly on the lookout for new opportunities to help the underserved, with the stated goal of some level of service in every affordable housing community. Thus, the expansion into senior centers, a recent development which brought new challenges. "For our seniors," says Lane Macy, Executive Director of Project Access, "transportation is a big issue. And, for seniors, everything revolves around food." Other developments: "We're trying to start a mobile family resource center, which would travel to several properties once or twice a week. And later this year we'll be moving into properties in Northern California."

Project Access is a valued client of Commercial Capital Bank, with a substantial amount of its cash reserves on deposit at the Bank. But the connection doesn't stop there. CCB Private Banking Officer Jacquin Anastasio, a member of the Project Access Advisory Council, recently joined the organization's Board of Directors. The Bank's Community Foundation provided a grant to support financial literacy for 1,700 families, while the Bank's Community Commitment department connected Project Access with the FDIC Money Smart program, resulting in a series of financial literacy training sessions at Family Resource Centers.